

Renters Insurance Shopping Checklist



- ☐ Will I have coverage for my personal items?
- ☐ What types of perils are my personal items covered for (fire, windstorm or hail, theft, etc.)?
- ☐ Will I have coverage for additional living expenses (ALE)?
- ☐ What coverages can I pay extra to get?
- ☐ Will I have personal liability coverage if someone brings a claim or lawsuit against me?
- ☐ If I have a pet, will I have liability coverage for damage or injury caused by my pet?
- ☐ If I work from home, will I have coverage for my business property? What limits apply?
- ☐ If I sublet, will I have coverage?
- ☐ Will I have coverage for my electronics (laptops, tablets, TVs, smart phones, etc.)?
- ☐ Is coverage available for special items like jewelry, fine art, or guns?
- ☐ When are losses paid at actual cash value (ACV) vs. replacement cost value (RCV)?
For those paid on ACV basis, is RCV available?
- ☐ Are there different deductible options?
- ☐ What discounts are available?
- ☐ Do I have to pay any fees not included in the quoted premium?
- ☐ What will my total payment be?

Learn more about residential property insurance at: www.opic.texas.gov